

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re:

KWADWO OSEI AGYEMANG

Debtor(s)

Case No. 14-24903

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/21/2014.
- 2) The plan was confirmed on 08/27/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/07/2019.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$76,678.75.
- 10) Amount of unsecured claims discharged without full payment: \$297,119.71.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$98,740.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$98,740.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,005.25
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,505.25**

Attorney fees paid and disclosed by debtor: \$3,500.00

**Attorney Fees:**

Payee Name	Payee Type	Paid Outside	Paid Via Plan
SCOTT M. ITZKOWITZ, ESQ	Attorney Fee	\$3,500.00	\$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A.M.T., LLC	Unsecured	99,256.00	NA	NA	0.00	0.00
A.M.T., LLC	Unsecured	13,000.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	166.00	166.21	166.21	46.72	0.00
AMERICAN INFOSOURCE LP	Unsecured	621.00	621.20	621.20	174.59	0.00
BANK OF AMERICA	Unsecured	6,018.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	5,578.00	NA	NA	0.00	0.00
CHASE	Unsecured	936.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE MHT BK	Unsecured	14,841.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	14,363.00	14,598.37	14,598.37	4,102.94	0.00
INTERNAL REVENUE SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS LLC	Unsecured	35,144.00	36,297.17	36,297.17	10,201.66	0.00
NAVIENT SOLUTIONS LLC	Unsecured	48,390.00	49,507.17	49,507.17	13,914.45	0.00
NJCLASS	Unsecured	3,882.00	3,735.21	3,735.21	1,049.81	0.00
PNC BANK	Secured	0.00	0.00	0.00	0.00	0.00
RUSHMOE LOAN MANAGEMENT SEI	Secured	46,722.69	40,362.50	40,362.50	40,362.50	0.00
U S DEPT OF ED/FISL/AT	Unsecured	14,348.00	NA	NA	0.00	0.00
U S DEPT OF ED/FISL/AT	Unsecured	9,398.00	NA	NA	0.00	0.00
U S DEPT OF ED/FISL/AT	Unsecured	9,398.00	NA	NA	0.00	0.00
U S DEPT OF ED/FISL/AT	Unsecured	4,634.00	NA	NA	0.00	0.00
U S DEPT OF ED/FISL/AT	Unsecured	3,133.00	NA	NA	0.00	0.00
UNITED STATES TREASURY/IRS	Unsecured	0.00	0.00	0.00	0.00	0.00
UNITED STATES TREASURY/IRS	Priority	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	15,028.00	57,112.57	57,112.57	16,052.02	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WAASSOCIATES	Unsecured	84.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO BUSINESS BANKING	Secured	10,000.00	6,261.62	6,261.62	6,261.62	0.00
WELLS FARGO OPERATIONS CENTE	Secured	NA	68.44	68.44	68.44	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$40,362.50	\$40,362.50	\$0.00
Mortgage Arrearage	\$6,330.06	\$6,330.06	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$46,692.56</b>	<b>\$46,692.56</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$162,037.90</b>	<b>\$45,542.19</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$6,505.25
Disbursements to Creditors	<u>\$92,234.75</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$98,740.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/29/2019

By: /s/ Marie-Ann Greenberg

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.